

INTERVIEW SUMMARY UNDER 37 cfr §1.133 AND MPEP §713.04

A telephonic interview in the above-referenced case was conducted on November 8, 2006 between the Examiner and the Applicants' undersigned representative. The Office Action mailed on September 8, 2006 was discussed. Specifically, the rejection of claim 1 under 35 USC 112 and the proposed amendments set forth herein were discussed with the intent to place the claims in better condition for allowance or appeal.

The Applicants wish to thank the Examiner for the interview.

REMARKS

Claims 1, 5, and 9-14 have been amended to clarify the subject matter regarded as the invention. Claims 1-14 are pending.

The Examiner has rejected claims 1-14 under 35 USC 112. Claims 1, 5, and 9-14 have been amended to overcome the rejection.

With respect to claim 3, the Examiner states “it is not clear what the applicant means by the limitation ‘at least one of the requested terms is adjusted’.” The specification supports claim 3 including, without limitation, on page 11 lines 14-16. Those skilled in the art would understand “adjusting” the term to include modifying (e.g., expanding numerical range) the term to enable more of the set of offers to meet the term.

The Examiner has rejected claims 1-14 under 35 USC 103(a) as being unpatentable over Cunningham in view of Walker. Cunningham teaches a system for presenting financial card offers to potential customers. Walker teaches customizing credit accounts and calculating an appropriate price for this customization.

Cunningham and Walker do not, either singularly or in combination, teach receiving a plurality of requested terms requested by the applicant, wherein “at least one of the requested terms is indicated by the applicant as preferred over at least another one of the requested terms” as recited in amended claims 1 and 10-14. Additionally, Cunningham and Walker do not, either singularly or in combination, teach “if the set of offers includes at least one offer that meets all of the requested terms, selecting from among the set of offers a selected offer that meets all of the requested terms” and “if the set of offers does not include at least one offer that meets all of the requested terms but includes at least one offer that meets at least one of the preferred requested terms, selecting from among the set of offers a selected offer that meets the at least one of the preferred requested terms” as amended in claim 1. Support for the amendment can be found in the specification, without limitation, on page 7 lines 1-7, page 8 line 14 – page 9 line 3, page 9 line 16 – page 12 line 7, and Figures 3, 6A, 6B, 7A, and 7B. Claim 11 recites a system for carrying out the method of claim 1. Claim 12 recite a computer program product for carrying out the method of claim 1. As such, claims 1 and 10-14 are believed to be allowable.

Claims 2-9 depend from claim 1 and are believed to be allowable for the same reasons described above.

Reconsideration of the application and allowance of all claims are respectfully requested based on the preceding remarks. If at any time the Examiner believes that an interview would be helpful, please contact the undersigned.

Respectfully submitted,

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